

**Fill in this information to identify the case:**

Debtor 1 Richard Wayne Bryan

Debtor 2  
(Spouse, if filing)

United States Bankruptcy Court for the Middle District of Georgia  
(State)

Case number 17-40178

**Official Form 410S1**

**Notice of Mortgage Payment Change**

12/15

If the debtor's plan provides for payment of postpetition contractual installments on your claim secured by a security interest in the debtor's principal residence, you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due. See Bankruptcy Rule 3002.1.

Name of Creditor: Seterus Inc., As Servicer for Federal National Mortgage Association

Court claim No. (if known): 16

Last 4 digits of any number you use to identify the debtor's account: 6984

Date of payment change:  
Must be at least 21 days after date of this notice 4/1/2018

New total payment:  
Principal, interest, and escrow, if any \$ 682.48

**Part 1: Escrow Account Payment Adjustment**

**1. Will there be a change in the debtor's escrow account payment?**

☐ No

☒ Yes. Attach a copy of the escrow account statement prepared in a form consistent with applicable nonbankruptcy law. Describe the basis for the change. If a statement is not attached, explain why: \_\_\_\_\_

Current escrow payment: \$ 159.40 New escrow payment: \$ 161.54

**Part 2: Mortgage Payment Adjustment**

**2. Will the debtor's principal and interest payment change based on an adjustment to the interest rate on the debtor's variable-rate account?**

☒ No

☐ Yes. Attach a copy of the rate change notice prepared in a form consistent with applicable nonbankruptcy law. If a notice is not attached, explain why: \_\_\_\_\_

Current interest rate: \_\_\_\_\_ % New interest rate: \_\_\_\_\_ %

Current principal and interest payment: \$ \_\_\_\_\_ New principal and interest payment: \$ \_\_\_\_\_

**Part 3: Other Payment Change**

**3. Will there be a change in the debtor's mortgage payment for a reason not listed above?**

☒ No

☐ Yes. Attach a copy of any documents describing the basis for the change, such as a repayment plan or loan modification agreement. (Court approval may be required before the payment change can take effect.)  
Reason for change: \_\_\_\_\_

Current mortgage payment: \$ \_\_\_\_\_ New mortgage payment: \$ \_\_\_\_\_

Debtor 1

Richard Wayne Bryan

First Name

Middle Name

Last Name

Case Number (if known) 17-40178

**Part 4:****Sign Here**

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number.

Check the appropriate box.

☐

I am the creditor.

☒

I am the creditor's authorized agent.

**I declare under penalty of perjury that the information provided in this claim is true and correct to the best of my knowledge, information, and reasonable belief.**

**X**/s/Andrew H. McCullen

Signature

Date February 23, 2018

Print:

Andrew H. McCullen

First Name

Middle Name

Last Name

Title: Agent for Creditor

Company:

Aldridge Pite, LLP

Address:

3575 Piedmont Road, N.E. Suite 500

Number

Street

Atlanta

City

GA

State

30305

Zip Code

Contact phone

404 994 7400

Email

amccullen@aldridgepite.com

L9130

RICHARD BRYAN  
c/o BRIAN R. CARMICHAEL  
2106 GATEWAY DR STE D  
OPELIKA AL 36801-6846

ESCROW ACCOUNT STATEMENT			
Analysis Date:		2 1	
Loan Number:			
Current Payment		New Payment Effective 04/01/18	
Principal and Interest	\$520.94	Principal and Interest*	\$520.94
Escrow	\$159.40	Escrow	\$159.93
		Escrow Shortage or Deficiency	\$1.61
Total Current Payment	\$680.34	Total NEW Payment*	\$682.48
* The principal and interest payments reflect the contractual amount due under the note, which can be modified with a mutually agreed upon payment plan. In addition, the new principal and interest payment and the total new payment may not reflect any changes due to interest rate adjustments. You will receive a separate notice for interest rate adjustments.			

NEW MORTGAGE PAYMENT NOTICE AND ESCROW ACCOUNT DISCLOSURE STATEMENT

Seterus, Inc. is the servicer of the above referenced loan. In accordance with federal guidelines, your escrow account is reviewed at least once a year to determine if sufficient funds are available to pay your taxes and/or insurance. Your escrow payment will be a minimum of the total anticipated disbursements divided by the number of scheduled installments due in the next 12 months. This payment will increase if you have a post-petition shortage and/or deficiency. This statement provides a history of actual escrow account activity and a projection of the escrow account activity for the next 12 months.

Our records indicate a petition for Bankruptcy was filed on February 24, 2017. Pursuant to that petition, we have filed a proof of claim with the Bankruptcy court. Any shortage and/or deficiency listed under the Proof of Claim section will be excluded from your future scheduled escrow payment as these amounts will be added to your pre-petition arrearage and collected in your bankruptcy plan payment.

ANTICIPATED DISBURSEMENTS		ESCROW ACCOUNT PROJECTIONS FOR THE NEXT 12 MONTH ESCROW CYCLE			
April 2018 to March 2019		Anticipated Activity			
COUNTY	\$1,210.16	Payments to Escrow	Payments from Escrow	Description	Projected Balance
HAZARD INS	\$709.00	Beginning Balance**			\$195.12
Total Disbursements	\$1,919.16	Post Petition Beg Bal*			\$300.50
		Date			
Bankruptcy File Date	February 24, 2017	04/01/2018	159.93	0.00	460.43
		05/01/2018	159.93	0.00	620.36
		06/01/2018	159.93	0.00	780.29
		07/01/2018	159.93	0.00	940.22
		08/01/2018	159.93	0.00	1,100.15
Pre-Petition Escrow Shortage/Deficiency as of Analysis Date	\$105.38	09/01/2018	159.93	605.08- COUNTY	655.00
		10/01/2018	159.93	0.00	814.93
		11/01/2018	159.93	605.08- COUNTY	369.78
		12/01/2018	159.93	0.00	529.71
		01/01/2019	159.93	0.00	689.64
		02/01/2019	159.93	0.00	849.57
		03/01/2019	159.93	709.00- HAZARD INS	300.50
		Total	\$1,919.16	\$1,919.16-	
*Post Petition Beg Bal = The post-petition portion of the escrow starting balance		Under federal law, your lowest monthly balance in the escrow account should not have exceeded \$319.86, or 1/6 of the total anticipated payments from your escrow account. Your lowest escrow balance was \$300.50.			
**Beginning balance = Starting balance less any unpaid escrow disbursements		The escrow account has a pre-petition and post-petition shortage and/or deficiency. A deficiency, if applicable, is the amount of negative balance in the escrow account, which can occur when funds that have been paid from the escrow account exceed the funds paid to the escrow account. An escrow shortage occurs when the escrow balance is not enough to pay the estimated items and any additional reserve deposits that need to be paid during the next 12 months. The pre-petition shortage and/or deficiency is accounted for on the POC and will be collected as part of your pre-petition plan payment. The projected beginning balance of your escrow account is \$300.50. Your required beginning balance according to this analysis should be \$319.86. This means you have a post-petition shortage and/or deficiency of \$19.36. For your convenience, we have spread this post-petition shortage and/or deficiency over the next 12 installments and included this amount in your escrow payment.			
The Real Estate Settlement Procedures Act (RESPA) allows us to collect and maintain up to 1/6 of your total disbursements in your escrow account at all times, unless prohibited by state law. This cushion covers any potential increases in your tax and/or insurance disbursements. Cushion selected by servicer: \$319.86.					

This is a statement of actual activity in your escrow account from May 2017 to March 2018. This history compares the projections from your last escrow analysis or initial disclosure and the actual activity in your account. If a prior escrow analysis was not conducted during this historical period, the projected escrow balance will be zero.

ACTUAL ESCROW ACCOUNT HISTORY							
	Payments to Escrow		Payments from Escrow		Description	Escrow Balance	
	Projected	Actual	Projected	Actual		Projected	Actual
Beginning Balance						\$478.25	\$338.17-
Date							
05/01/17	159.40	174.76*	0.00	0.00		637.65	163.41-
06/01/17	159.40	0.00*	0.00	0.00		797.05	163.41-
07/01/17	159.40	174.76*	0.00	0.00		956.45	11.35
08/01/17	159.40	174.76*	0.00	0.00		1,115.85	186.11
09/01/17	159.40	174.76*	486.34-	0.00*	COUNTY	788.91	360.87
10/01/17	159.40	0.00*	0.00	0.00		948.31	360.87
11/01/17	159.40	159.40	729.51-	1,210.15-*	COUNTY	378.20	689.88-
12/01/17	159.40	0.00*	0.00	0.00		537.60	689.88-
01/01/18	159.40	0.00*	0.00	0.00		697.00	689.88-
02/01/18	159.40	1,434.60*	0.00	0.00		856.40	744.72
03/01/18	159.40	0.00	697.00-	0.00*	HAZARD INS	318.80	744.72
Total	\$1,753.40	\$2,293.04	\$1,912.85-	\$1,210.15-			
* indicates a difference from a previous estimate either in the date or the amount.							
** indicates escrow payment made during a period where the loan was paid ahead.							
NOTE – This analysis was prepared in advance of the escrow payment change date. Therefore, the projected beginning balance for the next 12 months estimates that you have paid all the required scheduled installments as shown in your actual account history and that all scheduled disbursements have been made from your escrow account.							

THIS COMMUNICATION IS FROM A DEBT COLLECTOR AS WE SOMETIMES ACT AS A DEBT COLLECTOR. WE ARE ATTEMPTING TO COLLECT A DEBT AND ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE. HOWEVER, IF YOU ARE IN BANKRUPTCY OR RECEIVED A BANKRUPTCY DISCHARGE OF THIS DEBT, THIS LETTER IS NOT AN ATTEMPT TO COLLECT THE DEBT. THIS NOTICE IS BEING FURNISHED FOR YOUR INFORMATION AND TO COMPLY WITH APPLICABLE LAWS AND REGULATIONS. IF YOU RECEIVE OR HAVE RECEIVED A DISCHARGE OF THIS DEBT THAT IS NOT REAFFIRMED IN A BANKRUPTCY PROCEEDING, YOU WILL NOT BE PERSONALLY RESPONSIBLE FOR THE DEBT. **COLORADO:** SEE [WWW.COLORADOATTORNEYGENERAL.GOV/CA](http://WWW.COLORADOATTORNEYGENERAL.GOV/CA) FOR INFORMATION ABOUT THE COLORADO FAIR DEBT COLLECTION PRACTICES ACT. Seterus, Inc. maintains a local office at 355 Union Boulevard, Suite 250, Lakewood, CO 80228. The office's phone number is 888.738.5576. **NEW YORK CITY:** 1411669, 1411665, 1411662. **TENNESSEE:** This collection agency is licensed by the Collection Service Board of the Department of Commerce and Insurance. Seterus, Inc. is licensed to do business at 14523 SW Millikan Way, Beaverton, OR 97005.

UNITED STATES BANKRUPTCY COURT  
MIDDLE DISTRICT OF GEORGIA - COLUMBUS DIVISION

IN RE: ) Case No. 17-40178  
)  
RICHARD WAYNE BRYAN, ) Chapter 13  
)  
Debtor. )  
)

**CERTIFICATE OF SERVICE**

I, the undersigned, hereby certify under penalty of perjury that I am, and at all times hereinafter mentioned, was more than 18 years of age, and that on the February 27, 2018, I served a copy of NOTICE OF MORTGAGE PAYMENT CHANGE which was filed in this bankruptcy matter on February 27, 2018, in the manner indicated:

**The following parties have been served by the Court by the virtue of their participation in the CM/ECF system:**

Marie Taylor Pardue

Kristin Hurst

**The following parties have been served via U.S. First Class Mail:**

Richard Wayne Bryan  
5708 Ventura Dr  
Columbus, GA 31909-4668

**I CERTIFY UNDER PENALTY OF PERJURY THAT THE FOREGOING IS TRUE AND  
CORRECT.**

Dated: February 27, 2018

Signature: /s/Melissa Gonzalez  
Printed Name: MELISSA GONZALEZ  
Address: Aldridge Pite, LLP  
Fifteen Piedmont Center  
3575 Piedmont Road, N.E.,  
Suite 500, Atlanta, GA 30305  
Phone: (404) 994-7400  
Fax: (888) 873-6147